

## **AMENDMENTS**

### **In the Claims:**

1. **(Currently Amended)** A method for evaluating the performance of a financial advisor comprising:  
reading a case prepared by the financial advisor, wherein said case provides recommendations;  
rating said case in a plurality of areas by comparing said case to a predetermined standard; ~~and~~  
assigning a numerical value for said case in each of said plurality of areas based on said rating;  
compiling at least one result using said numerical values; and  
providing said at least one result to the financial advisor.
2. (Original) The method of claim 1 further comprising repeating said reading, rating, and assigning steps for a plurality of cases for the financial advisor being evaluated.
3. (Original) The method of claim 2, wherein said repeating step is performed by a different person than said reading, comparing, and rating steps.
4. (Original) The method of claim 1 wherein said financial advisor is a member of a larger group of financial advisors, each group comprising a plurality of financial advisors, further comprising:  
compiling data regarding the ratings of the group.
5. (Original) The method of claim 1 wherein a higher numerical value indicates increased compliance with said predetermined standard.

6. (Original) The method of claim 1 wherein said plurality of areas comprises: Financial Planning; Financial Position; Protection Planning; Disability; Life Insurance; Long-Term Care; Investment Planning; Tax Planning; Retirement Planning; Estate Planning; Communication; Overall rating.

7. **(Currently Amended)** The method of claim 1 wherein said plurality of areas comprises at least one of the following:

Cash reserves; Budget/Expenses/Cash Flow/Debt Management; Overall Financial Position rating; Disability Insurance; Affordability of Disability Insurance Recommendation; Feasibility of Goal Achievement regarding Disability Insurance recommendation; Overall rating of Disability Insurance section; Affordability of Life Insurance Recommendation; Feasibility of Goal Achievement regarding Life Insurance recommendation; Overall rating of Life Insurance section; Affordability of Long-Term Care Recommendation; Feasibility of Goal Achievement regarding Long-Term Care Recommendation; Overall rating of Long-term Care section; Affordability of Investment Planning Recommendation; Documentation of risk tolerance of the client; Exploration of tax ramifications of Investment Planning recommendation; Feasibility of Goal Achievement regarding investment planning recommendation; Overall rating of Investment Planning section; Advice with respect to Tax-qualified investments; Advice with respect to Tax-deferred investments; Advice with respect to Tax-exempt investment; Advice regarding tax effect of liquidating certain investments; Advice regarding the hiring of a tax advisor; Overall rating of Tax Planning section; Affordability of Retirement Planning Recommendation; Documentation of risk tolerance regarding Retirement Planning; Exploration of tax ramifications of Retirement Planning Recommendation; Feasibility of Goal Achievement regarding Retirement Planning Recommendation; Overall rating of Retirement Planning section; Advice regarding wills, trusts, or other estate planning techniques; Advice regarding beneficiary designations and/or ownership issues; Advice regarding Estate Tax situation; Advice regarding the hiring of an estate planning attorney; Overall rating of Estate Planning section; Linkage of various financial planning areas to another; Organization and presentation; Statement of sources of information and/or assumptions; and Overall rating of the work-product.

8. **(Currently Amended)** The method of claim 1 wherein said reading, rating, and assigning steps are completed by a plurality of ~~people~~ assessors.

9. (Original) The method of claim 1 wherein said reading, rating, and assigning steps are completed by a plurality of financial advisors.

10. (Original) The method of claim 1 wherein said reading, rating, and assigning steps are completed for each case in a subset of all cases produced by the financial advisor during a predetermined time period.

11. **(Currently Amended)** The method of claim 1 wherein said numerical value comprises a numerical rating that is an integer selected from the group consisting of 1, 2, 3, 4, and 5; and wherein:

a numerical rating of 1 in a particular ~~category~~ area indicates that the ~~advice recommendation~~ in said ~~category~~ area is considered questionable;

a numerical rating of 2 in a particular ~~category~~ area indicates that the ~~advice recommendation~~ in that ~~category~~ area is considered limited;

a numerical rating of 3 in a particular ~~category~~ area indicates that the ~~advice recommendation~~ in that ~~category~~ area is reasonably informative with respect to any actions that are recommended;

a numerical rating of 4 in a particular ~~category~~ area indicates that the ~~advice recommendation~~ in that ~~category~~ area details the reasons for the recommendation of a particular action and the manner in which an action should be performed; and

a numerical rating of 5 in a particular ~~category~~ area indicates that the ~~advice recommendation~~ in that ~~category~~ area sufficiently provides an analysis of alternative courses of actions in addition to detailing the reasons for the recommendation of a particular action.

12. **(Currently Amended)** The method of claim 11 further comprising:  
providing negative feedback to said financial advisor if said numerical rating in a any of said plurality of ~~categories~~ areas is at least one of 1 and 2.

13. **(Currently Amended)** A method for evaluating the performance of a financial advisor comprising:

selecting a case prepared by the financial advisor, wherein said case provides recommendations;

selecting a first assessor and a second assessor;

said first assessor rating said case in a plurality of areas by comparing said case to a predetermined standard;

assigning a first numerical value for said case in each of said plurality of areas based on said rating by said first assessor;

said second assessor assigning a second numerical value for said case in each of said plurality of areas based on said rating by said second assessor; ~~and~~

comparing said first numerical value to said second numerical value in one of said plurality of areas;

compiling at least one result using at least one of said first numerical value and said second numerical value; and

providing said at least one result to the financial advisor.

14. **(Currently Amended)** The method of claim 13 wherein said first numerical value is not equal to said second numerical value, said method further comprising:

selecting an arbitrator;

said arbitrator rating said case in a plurality of areas by comparing said case to a predetermined standard;

assigning a third numerical value for said case in each of said plurality of areas based on said rating by said arbitrator; and

finalizing said rating based on said third numerical value.

15. **(Cancelled)**

16. **(Cancelled)**

17. **(Cancelled)**

18. **(New)** The method of claim 1 wherein said plurality of areas comprises at least one of: Cash reserves; Cash Flow; Overall Financial Position rating; Overall rating of Disability Insurance section; Overall rating of Life Insurance section; Overall rating of Long-term Care section; Overall rating of Investment Planning section; Overall rating of Tax Planning section; Overall rating of Retirement Planning section; Overall rating of Estate Planning section; Linkage; Organization and presentation; and Overall rating of the work-product.